

How Nirvana Insurance helps Five Star Trucking leverage data to reduce costs

Tracking driver performance data both increases safety and creates a true partnership between Five Star and Nirvana.



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“Nirvana gets an accurate picture of fleet performance to achieve true, fair pricing for carriers. Fleets like ours, who care about safety, want to pay for their appropriate risk.”

Joe Gramc — President, Five Star Trucking

Five Star Trucking got its start in 1974, operating between Ohio and eight Western states. Nearly 50 years later, and passed down through multiple generations, the family business has expanded to a 48-state truckload carrier and full brokerage, taking pride in its high employee retention rates.

But Five Star is no stranger to the challenges of today's fleet — from maintaining federal and local safety regulations to integrating the latest technology to enhance safety, operations, and further reduce costs. The latter is a great challenge for fleets like Five Star, as such tools are often out of budget for smaller fleets. Five Star found the technology and safety program partner they were searching for in the most unexpected of places — their insurance carrier.

Getting the full picture with the Nirvana Safety Platform

Five Star previously worked with other insurance carriers, but never had a true insurance partner who understood their unique business and goals.

“Seeing how little traditional insurers are involved with their policyholders never made sense to me, because there’s so much that can go wrong,” said Joe Gramc, president of Five Star. “The team at Nirvana is always responsive to our policy and compliance questions and they do an excellent job providing us with all the information and resources we need.”

Five Star became interested in Nirvana because of the use of in-cab telematics to generate personalized insurance rates based on miles driven and driver safety. They were impressed by Nirvana’s ability to leverage millions of data points to help businesses like Five Star reduce costs while other carriers haven’t quite figured it out yet.

“Compiling data in a way we can easily see and understand helps bring our attention exactly where it needs to be. The Nirvana Safety Platform shows us where any issues lie and reveals which violations are most common. The ease of data comprehension allows us to focus on correcting issues rather than wondering what the issues are.”

Nirvana’s continuous feedback loop shares driver performance data that updates the fleet’s risk score in real time, helping the Five Star team keep track of their performance. Using tools from the Nirvana Safety Program offering, Five Star was able to build a robust safety program of their own.

Nirvana’s transparency into the underwriting and safety process is unique, as traditional insurers don’t typically share how they rate and score fleets. Five Star appreciated that Nirvana assesses risk in such an accurate and holistic way and subsequently provides fair rates at a reduced cost for low-risk fleets like Five Star.

Beyond the technical offerings, Five Star enjoys Nirvana’s responsive customer service. They can count on the Nirvana team to offer safety and regulatory resources proactively and whenever needed. Unlike other insurers, Nirvana consistently engages with Five Star throughout the year and is extremely receptive to policyholder feedback.

Improving outcomes with the Nirvana Safety Program

Nirvana believes strongly in creating a safety program that fleets can leverage as needed. This safety program not only includes access to critical data within the Nirvana Safety Platform, but also provides access to Safety Managers who specialize in consultations to make fleets safer, an in-cab camera subsidy program, a partnership with safety training resource Infnit-I, and more.

Five Star leverages the Nirvana camera subsidy program for access to affordable in-cab cameras that provide even more data on its fleet. Five Star also leans on a Nirvana Safety Manager who has conducted multiple mock DOT audits and helps prepare Five Star’s drivers for common safety scenarios that can arise while on the road.

Beyond the camera subsidy program, safety manager consulting, and safety training access, Five Star also sought a tool with a simple user experience to continually enhance cost savings and a culture of safety.

The Nirvana Safety Platform met Five Star's high expectations. The platform intuitively displays key metrics — like CSA scores and safety violations — in a single, convenient dashboard and it allows fleets to track their progress by viewing trends over time. Five Star can access previously inaccessible insights, including indicators of speeding & harsh braking and individual driver performance, all in one centralized location.

With the visibility and transparency into driver performance in real time, Five Star can now pinpoint safety issues with drivers and correct them to prevent possible rate increases.

As a result, Nirvana's data-driven safety rating system has rewarded Five Star's impressive safety record with fair pricing both upon bind and renewal. Nirvana has also helped the Five Star team make investments in technology by connecting them to a tech vendor, negotiating a discount for the fleet, and contributing directly to their driver rewards program.

Five Star Trucking recently renewed with Nirvana after a great first year of partnership, and looks forward to another year of savings and continued improvement to their safety program as a result of this partnership.

“Nirvana helped us do even more than what we accomplished as an already-safe fleet. At renewal time with Nirvana, there weren't any surprises.”

See how your fleet can follow Five Star Trucking's footsteps and proactively cut costs.

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